

Information to identify the case:			
Debtor 1	Brad Gibson		
	First Name	Middle Name	Last Name
Debtor 2	Sheila Gibson		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 12-10362-TPA			

Social Security number or ITIN	xxx-xx-3039
EIN	__-_____-
Social Security number or ITIN	xxx-xx-7276
EIN	__-_____-

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Brad Gibson

Sheila Gibson

11/17/17

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Brad Gibson
Sheila Gibson
DebtorsCase No. 12-10362-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: dkam
Form ID: 3180WPage 1 of 3
Total Noticed: 88

Date Rcvd: Nov 17, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 19, 2017.

db/jdb
cr +Brad Gibson, Sheila Gibson, 161 Poplar Street, Youngsville, PA 16371-1158
+Bank of America, N.A. c/o Prober & Raphael, ALC, 20750 Ventura Blvd, Ste 100,
Woodland Hills, CA 91364-6207

cr +The Bank of New York Mellon, et al, 8501 Fallbrook Avenue, West Hills, CA 91304-3242
13347015 +Advantage Credit Counseling Service, River Park Commons, 2403 Sidney Street, Suite 400,
Pittsburgh, PA 15203-2181

13347016 +American Home Mortgage Servicing, Inc., 1525 S. Beltline Road, Suite 100 N,
Coppell, TX 75019-4913

13321290 +American Home Mtg Svci, 1525 S Belt Line Rd, Coppell, TX 75019-4913
13347017 BAC Home Loan Servicing, 10232, Van Nuys, CA 91410

13347026 Citigo Credit Card Center, PO Box 689095, Des Moines, IA 50368-9095
13347028 +Citi, Card Service Center, P.O. Box 6210, Sioux Falls, SD 57117-6210

13347029 +Citifinancial, PO Box 499, Hanover, MD 21076-0499

13347030 City National Bank, PO Box 927830, San Diego, CA 92192-7830

13321297 +Education Fin Service, 10500 Kincaid Dr Ste 200, Fishers, IN 46037-9762

13347033 +Education Financial Services, 10500 Kincaid Drive, Suite 200, Fishers, IN 46037-9762

13321298 +Equity One, 301 Lipponcott Dr, Marlton, NJ 08053-4197

13347040 GEMB/Old Navy, PO Box 29116, Mission, KS 66201

13321304 +Hfc-Ta, Po Box 3425, Buffalo, NY 14240-3425

13347043 Home Depot, PO Box 689100, Des Moines, IA 50368

13347050 +Keating Law Firm, P.C., 4232 Northern Pike, Suite 202, Monroeville, PA 15146-2720

13321307 +National City Bank, 1 Financial Pkwy, Kalamazoo, MI 49009-8003

13347052 +National City Bank, 1 NCC Parkway, Kalamazoo, MI 49009-8003

13347053 +National City Card Services, 1 National City Parkway, Kalamazoo, MI 49009-8003

14387982 +Navient Solutions Inc., 220 Lasley Ave, Wilkes-Barre, PA 18706-1430

13347055 +PNC, P.O. Box 94982, Cleveland, OH 44101-4982

13373218 +PNC Bank, P.O. Box 94982, Cleveland, OH 44101-4982

13347056 +PNC Bank, 1 National City Parkway, Kalamazoo, MI 49009-8002

13321308 +Pnc Bank, 1 Financial Pkwy, Kalamazoo, MI 49009-8002

13321309 +Radio/Cbna, Po Box 6497, Sioux Falls, SD 57117-6497

13440863 The Bank of New York Mellon, et al, c/o Prober & Raphael, A Law Corporation, P.O. Box 4365,
Woodland Hills, CA 91365-4365

13347068 +Warren General Hospital, 2 Crescent Park West, PO Box 68, Warren, PA 16365-0068

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 18 2017 01:00:22 Pennsylvania Dept. of Revenue,

Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
Harrisburg, PA 17128-0946

cr +EDI: BANKAMER.COM Nov 18 2017 00:53:00 BANK OF AMERICA, N.A., 2380 Performance Drive,
Richardson, TX 75082-4333

cr EDI: RESURGENT.COM Nov 18 2017 00:53:00 LVNV Funding LLC, c/o Resurgent Capital Services,
P.O. Box 10587, Greenville, SC 29603-0587

cr EDI: RECOVERYCORP.COM Nov 18 2017 00:53:00 Recovery Management Systems Corporation,
25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605

13321291 EDI: BANKAMER.COM Nov 18 2017 00:53:00 Bank Of America, Po Box 982238,
El Paso, TX 79998

13347035 EDI: BANKAMER2.COM Nov 18 2017 00:53:00 FIA Card Services, PO Box 15726,
Wilmington, DE 19886-5726

13321292 +EDI: BANKAMER.COM Nov 18 2017 00:53:00 Bank Of America, N.A., 450 American St,
Simi Valley, CA 93065-6285

13347019 EDI: CHASE.COM Nov 18 2017 00:53:00 Bank One, P.O. Box 94014, Palatine, IL 60094-4014

13347018 +EDI: BANKAMER2.COM Nov 18 2017 00:53:00 Bank of America, PO Box 17054,
Wilmington, DE 19850-7054

13347020 +EDI: HFC.COM Nov 18 2017 00:53:00 Beneficial, 6839 Peach Street, Keystone Place,
Erie, PA 16509-7713

13347022 +EDI: HFC.COM Nov 18 2017 00:53:00 Beneficial/HFC, 961 Weigel Drive,
Elmhurst, IL 60126-1058

13347021 +EDI: HFC.COM Nov 18 2017 00:53:00 Beneficial/HFC, PO Box 1547,
Chesapeake, VA 23327-1547

13321293 +EDI: HFC.COM Nov 18 2017 00:53:00 Beneficial/Hfc, Po Box 3425, Buffalo, NY 14240-3425

13347023 +E-mail/Text: cms-bk@cms-collect.com Nov 18 2017 01:00:13 Capital Management Services,
726 Exchange Street, Suite 700, Buffalo, NY 14210-1464

13321294 +EDI: CHASE.COM Nov 18 2017 00:53:00 Chase, Po Box 15298, Wilmington, DE 19850-5298

13347024 +EDI: CHASE.COM Nov 18 2017 00:53:00 Chase, 800 Brooksedge BLVD,
Westerville, OH 43081-2822

13347027 EDI: CITICORP.COM Nov 18 2017 00:53:00 Citigo/CBSD, Post Office Box 6003,
Hagerstown, MD 21747

13321295 +EDI: CITICORP.COM Nov 18 2017 00:53:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241

13347031 +EDI: RESURGENT.COM Nov 18 2017 00:53:00 East Bay Funding, c/o Resurgent Capital Services,
PO Box 288, Attn: Susan Gaines, Greenville, SC 29602-0288

13425195 +EDI: RESURGENT.COM Nov 18 2017 00:53:00 East Bay Funding, LLC its successors and assigns,
as assignee of B-Line, LLC, Resurgent Capital Services, PO Box 288,
Greenville, SC 29602-0288

District/off: 0315-1

User: dkam
Form ID: 3180W

Page 2 of 3
Total Noticed: 88

Date Rcvd: Nov 17, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13321299 +EDI: CHASE.COM Nov 18 2017 00:53:00 First Usa Bank N A, 1001 Jefferson Plaza,
Wilmington, DE 19801-1493
13347037 +EDI: RMSC.COM Nov 18 2017 00:53:00 GE Money Bank, PO Box 103104, Roswell, GA 30076-9104
13347038 +EDI: RMSC.COM Nov 18 2017 00:53:00 GE Money Bank, Attn: Bankruptcy Department,
P.O. Box 103104, Roswell, GA 30076-9104
13347039 +EDI: RMSC.COM Nov 18 2017 00:53:00 GEMB/JC Penney, PO Box 981402,
El Paso, TX 79998-1402
13347041 +EDI: RMSC.COM Nov 18 2017 00:53:00 GEMB/Walmart, PO Box 981400, El Paso, TX 79998-1400
13321300 +EDI: RMSC.COM Nov 18 2017 00:53:00 Gecrb/Jc Penney Dc, Po Box 981400,
El Paso, TX 79998-1400
13321301 EDI: RMSC.COM Nov 18 2017 00:53:00 Gecrb/Jcp, Po Box 984100, El Paso, TX 79998
13321302 +EDI: RMSC.COM Nov 18 2017 00:53:00 Gecrb/Old Navy, Po Box 981400,
El Paso, TX 79998-1400
13321303 +EDI: RMSC.COM Nov 18 2017 00:53:00 Gecrb/Walmart, Po Box 981400, El Paso, TX 79998-1400
13347042 +EDI: HFC.COM Nov 18 2017 00:53:00 HFC, PO Box 1547, Chesapeake, VA 23327-1547
13347046 +EDI: HFC.COM Nov 18 2017 00:53:00 HSBC/Yamaha, 90 Christiana Rd.,
New Castle, DE 19720-3118
13347044 EDI: BASSASSOC.COM Nov 18 2017 00:53:00 Household Bank (SB), N.A.,
Bass & Associates, P.C., 3936 E Ft Lowell Rd. Ste 200, Tucson, AZ 85712-1083
13321305 +EDI: HFC.COM Nov 18 2017 00:53:00 Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253
13321306 +EDI: HFC.COM Nov 18 2017 00:53:00 Hsbc/Ymaha, 90 Christiana Rd,
New Castle, DE 19720-3118
13347047 EDI: IRS.COM Nov 18 2017 00:53:00 Internal Revenue Service, 1001 Liberty Avenue,
Pittsburgh, PA 15222
13347051 +EDI: RESURGENT.COM Nov 18 2017 00:53:00 LVNV Funding LLC, Resurgent Capital Services,
PO Box 10587, Greenville, SC 29603-0587
13347054 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 18 2017 01:00:22 PA Department of Revenue,
Banruptcy Division, PO Box 280946, Harrisburg, PA 17128-0496
13347057 EDI: PRA.COM Nov 18 2017 00:53:00 Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
13347058 +EDI: CITICORP.COM Nov 18 2017 00:53:00 Radio Shack/CBSD, P.O. Box 6497,
Sioux Falls, SD 57117-6497
13347059 +EDI: RECOVERYCORP.COM Nov 18 2017 00:53:00 Recovery Management Systems Corp.,
Attn: Ramesh Singh, 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
13330806 EDI: RECOVERYCORP.COM Nov 18 2017 00:53:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
13347060 EDI: RESURGENT.COM Nov 18 2017 00:53:00 Roundup Funding, LLC, MS 550,
Post Office Box 91121, Seattle, WA 98111-9221
13347065 +EDI: NAVIENTFKASMSERV.COM Nov 18 2017 00:53:00 SLM PC Credit Student Loan Trust,
220 Lasley Avenue, Wilkes Barre, PA 18706-1430
13556611 +EDI: NAVIENTFKASMSERV.COM Nov 18 2017 00:53:00 SLM PC Trust, C/O Sallie Mae, Inc.,
220 Lasley Ave., Wilkes-Barre, PA 18706-1430
13347066 EDI: AGFINANCE.COM Nov 18 2017 00:53:00 Springleaf Financial, 618 Indiana Street,
Evansville, IN 47731
13321312 EDI: AGFINANCE.COM Nov 18 2017 00:53:00 Springleaf Financial S, Po Box 3251,
Evansville, IN 47731
13321310 +EDI: NAVIENTFKASMSERV.COM Nov 18 2017 00:53:00 Sallie Mae, Po Box 9500,
Wilkes Barre, PA 18773-9500
13347061 +EDI: NAVIENTFKASMSERV.COM Nov 18 2017 00:53:00 Sallie Mae Servicing, 1002 Arthur Drive,
PO# SMI-0000013421, Lynn Haven, FL 32444-1683
13347062 +EDI: SEARS.COM Nov 18 2017 00:53:00 Sears Gold Mastercard, PO Box 105486,
Atlanta, GA 30348-5486
13347063 EDI: SEARS.COM Nov 18 2017 00:53:00 Sears Gold Mastercard, P.O. Box 6922,
The Lakes, NV 88901-6922
13347064 +EDI: SEARS.COM Nov 18 2017 00:53:00 Sears/CBSD, P.O. Box 6189,
Sioux Falls, SD 57117-6189
13321311 +EDI: SEARS.COM Nov 18 2017 00:53:00 Sears/Cbna, Po Box 6282, Sioux Falls, SD 57117-6282
13347067 EDI: CITICORP.COM Nov 18 2017 00:53:00 THD/CBSD, PO Box 6003, Hagerstown, MD 21747
13347069 EDI: HFC.COM Nov 18 2017 00:53:00 Yamaha, Retail Services, PO Box 15521,
Wilmington, DE 19850-5521
13347032 EDI: ECAST.COM Nov 18 2017 00:53:00 eCAST Settlement Corp., Post Office Box 35480,
Newark, NJ 07193-5480
13378707 EDI: ECAST.COM Nov 18 2017 00:53:00 eCAST Settlement Corporation, assignee,
of HSBC CONSUMER LENDING (USA) INC., POB 35480, Newark, NJ 07193-5480
13378708 EDI: ECAST.COM Nov 18 2017 00:53:00 eCAST Settlement Corporation, assignee,
of FIA Card Services aka Bank of America, POB 35480, Newark, NJ 07193-5480
13378709 EDI: ECAST.COM Nov 18 2017 00:53:00 eCAST Settlement Corporation, assignee,
of Citibank USA, N.A. HOME DEPOT, POB 35480, Newark, NJ 07193-5480
13378706 EDI: ECAST.COM Nov 18 2017 00:53:00 eCAST Settlement Corporation, assignee,
of GE Money Bank WAL-MART, POB 35480, Newark, NJ 07193-5480

TOTAL: 59

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO
cr The Bank of New York Mellon
cr The Bank of New York Mellon fka The Bank of New Yo
13321289 Brad Gibson and Sheila Gibson
13321296 Citifinanc

District/off: 0315-1

User: dkam
Form ID: 3180W

Page 3 of 3
Total Noticed: 88

Date Rcvd: Nov 17, 2017

cr* +Navient Solutions, Inc., 220 Lasley Ave, Wilkes-Barre, PA 18706-1430
13347025* Chase, P.O. Box 15298, Wilmington, DE 19850-5298
13347034* +Equity One, 301 Lipponcott Drive, Marlton, NJ 08053-4197
13347036* +First USA Bank N.A., 1001 Jefferson Plaza, Wilmington, DE 19801-1493
13347045* +HSBC Bank, PO Box 5253, Carol Stream, IL 60197-5253
13347048* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, Office of District Counsel,
1000 Liberty Center Suite 601-C, Pittsburgh, PA 15222)
13347049* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, P.O. Box 21125,
Philadelphia, PA 19114)

TOTALS: 5, * 7, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 19, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 17, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK
AS SUCCESSOR INDENTURE TRUSTEE TO JPMORGAN CHASE BANK, N.A., AS INDENTURE TRUSTEE FOR THE CWABS
REVOLVING HOME EQUITY LOAN TRUST, SERIES 2004-F bkgroup@kmlawgroup.com
Jeanne S. Lofgren on behalf of Creditor The Bank of New York Mellon fka The Bank of New York,
as successor Trustee to JPMorgan Chase Bank, N.A., as Trustee for the Certificateholders of
CWABS Master Trust, Revolving Home Equity Loan Asset B jlofgren@stonecipherlaw.com
John F. Goryl on behalf of Creditor The Bank of New York Mellon bkgroup@kmlawgroup.com
Laurence A. Mester on behalf of Creditor The Bank of New York Mellon
lmester@mesterschwartz.com, jottinger@mesterschwartz.com; jschwartz@mesterschwartz.com
Matthew John McClelland on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW
YORK AS SUCCESSOR INDENTURE TRUSTEE TO JPMORGAN CHASE BANK, N.A., AS INDENTURE TRUSTEE FOR THE
CWABS REVOLVING HOME EQUITY LOAN TRUST, SERIES 2004-F bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Paul W. McElrath, Jr. on behalf of Debtor Brad Gibson ecf@mcelrathlaw.com,
donotemail.ecfbackuponly@gmail.com
Paul W. McElrath, Jr. on behalf of Joint Debtor Sheila Gibson ecf@mcelrathlaw.com,
donotemail.ecfbackuponly@gmail.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 9